

Fill in this information to identify the case:

Debtor 1 Andrew Thomas Keeley, III.

Debtor 2 Donna Marie Keeley

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Tennessee
(State)

Case number 18-24168

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 Cottage-TT-V

Court claim no. (if known):

12-1

Last 4 digits of any number you use to identify the debtor's account: 0792

Property Address: 7842 Ivy Lake Lane

Number

Street

Bartlett, TN 38133

City

State

Zip Code

Part 2: Prepetition Default Payments

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.

☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

\$

Part 3: Postpetition Mortgage Payment

Check one:

☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM/ DD /YYYY

☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due: 5/1/22-8/1/22 4@1,567.85

(a) \$ 6,271.40

b. Total fees, charges, expenses, escrow, and cost outstanding: filed PPFN 11/13/2018

+ (b) \$ 900.00

c. **Total.** Add lines a and b.

(c) \$ 7,171.40

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

05 / 01/ 2022

MM/ DD /YYYY

Less Suspense -296.73

Total Due= 6,874.67

Debtor 1	Andrew Thomas Keeley, III.	Case Number (if known)	18-24168
	First Name Middle Name Last Name		

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Anne Marie Throne Date 08/09/2022
Signature

Print: Anne Marie Throne Bar No. TNBPR 036224 Title Bankruptcy Attorney
First name Middle Name Last name

Company MCMICHAEL TAYLOR GRAY, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address 3550 Engineering Drive, Suite 260
Number Street
Peachtree Corners, GA 30092
City State Zip Code

Contact phone 404-474-7149 Email: athrone@mtglaw.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing in the above captioned case was this day served upon the below named persons by either United States Mail or Electronic Mail at the addresses shown below:

Via U.S. Mail

Andrew Thomas Keeley, III.
7842 Ivy Lake Lane
Bartlett, TN 38133

Donna Marie Keeley
7842 Ivy Lake Lane
Bartlett, TN 38133

Via CM/ECF electronic service:

B David Sweeney
The Sweeney Law Firm, P.C.
P.O. Box 341698
Bartlett, TN 38134

George W Stevenson Chapter 13
5350 Poplar Avenue, Suite 500
Memphis, TN 38119-3697

Dated: August 9, 2022

Respectfully submitted,

By: /s/ Anne Marie Throne
Anne Marie Throne
TNBPR 036224

MCMICHAEL TAYLOR GRAY, LLC
Attorney for Creditor
3550 Engineering Drive, Suite 260
Peachtree Corners, GA 30092
Telephone: 404-474-7149
Facsimile: 404-745-8121
E-mail: athrone@mtglaw.com
MTG File No.: 22-002337-01



PPFN \$250.00
PPFN \$650.00
11/13/18
See BNKO

CLAIM 12

[illegible]

See EA

Loan#	
Borrower:	Andrew Keeley
Date Filed:	5/17/2018
BK Case #	18-24168
First Post Petition Due Date:	6/1/2018
POC covers:	4/1/18 - 5/1/18
MOD EFFECTIVE DATE:	N/A

DATE	Amount Rec'd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Sub Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Pre-Active Deposit	Comments
Beginning Suspense Balance						\$0.00			\$0.00				\$0.00	\$0.00		
9/14/2018	\$1,408.50	Post	6/1/18	4/1/18	\$1,408.50	\$0.00			\$0.00				\$36.84	\$0.00		
9/14/2018		Pre				\$0.00			\$0.00			\$488.00	\$524.84	\$488.00		
10/19/2018	\$1,408.50	Post	7/1/18	5/1/18	\$1,408.50	\$0.00			\$0.00				\$524.84	\$488.00		
10/19/2018		Pre				\$0.00			\$0.00			\$122.00	\$646.84	\$610.00		
11/15/2018	\$1,408.50	Post	8/1/18	6/1/18	\$1,408.50	\$0.00			\$0.00				\$646.84	\$610.00		
11/15/2018		Pre				\$0.00			\$0.00			\$122.00	\$768.84	\$732.00		
12/18/2018	\$1,408.50	Post	9/1/18	7/1/18	\$1,408.50	\$0.00			\$0.00				\$768.84	\$732.00		
12/18/2018		Pre				\$0.00			\$0.00			\$244.00	\$1,012.84	\$976.00		
1/16/2019	\$1,408.50	Post	10/1/18	8/1/18	\$1,408.50	\$0.00			\$0.00				\$1,012.84	\$976.00		
1/16/2019		Pre				\$0.00			\$0.00			\$122.00	\$1,134.84	\$1,098.00		
3/14/2019	\$1,408.50	Post	11/1/18	9/1/18	\$1,408.50	\$0.00			\$0.00				\$1,134.84	\$1,098.00		
4/18/2019	\$2,817.00	Post	12/1/18	10/1/18	\$1,408.50	\$1,408.50	\$1,408.50		\$1,408.50				\$1,134.84	\$1,098.00		
4/18/2019		Post	1/1/19	11/1/18	\$1,408.50	-\$1,408.50		\$1,408.50	\$0.00				\$1,134.84	\$1,098.00		
5/15/2019	\$1,416.91	Post	2/1/19	12/1/18	\$1,408.50	\$8.41	\$8.41		\$8.41				\$1,134.84	\$1,098.00		
5/15/2019		Pre				\$0.00			\$8.41			\$122.00	\$1,256.84	\$1,220.00		
6/14/2019	\$1,416.91	Pre	3/1/19	1/1/19	\$1,408.50	\$8.41	\$8.41		\$16.82				\$1,256.84	\$1,220.00		
6/14/2019		Pre				\$0.00			\$16.82			\$122.00	\$1,378.84	\$1,342.00		
7/30/2019	\$1,416.91	Post	4/1/19	2/1/19	\$1,408.50	\$8.41	\$8.41		\$35.23				\$1,378.84	\$1,342.00		
7/30/2019		Pre	Pre-Petition Pmt Applied	3/1/19		\$0.00			\$25.23	4/1/2018	\$366.00	\$1,433.26	\$1,151.58	\$1,708.00	\$512.18	
8/13/2019	\$1,416.91	Post	5/1/19	4/1/19	\$1,416.91	\$0.00			\$25.23				\$1,151.58	\$1,708.00		
8/13/2019		Pre				\$0.00			\$25.23			\$122.00	\$433.58	\$1,830.00		
9/14/2019	\$1,416.91	Post	6/1/19	5/1/19	\$1,416.91	\$0.00			\$25.23				\$433.58	\$1,830.00		
9/14/2019		Pre				\$0.00			\$25.23			\$122.00	\$555.58	\$1,952.00		
10/16/2019	\$1,416.91	Post	7/1/19	6/1/19	\$1,416.91	\$0.00			\$25.23				\$555.58	\$1,952.00		
10/16/2019		Pre				\$0.00			\$25.23			\$122.00	\$677.58	\$2,074.00		
11/14/2019	\$1,416.91	Post	8/1/19	7/1/19	\$1,416.91	\$0.00			\$25.23				\$677.58	\$2,074.00		
11/14/2019		Pre				\$0.00			\$25.23			\$122.00	\$799.58	\$2,196.00		
12/17/2019	\$1,416.91	Post	9/1/19	8/1/19	\$1,416.91	\$0.00			\$25.23				\$799.58	\$2,196.00		
12/17/2019		Pre				\$0.00			\$25.23			\$488.00	\$1,287.58	\$2,684.00		
1/14/2020	\$1,416.91	Post	10/1/19	9/1/19	\$1,416.91	\$0.00			\$25.23				\$1,287.58	\$2,684.00		
1/14/2020		Pre	Pre-Petition Pmt Applied	10/1/19		\$0.00			\$25.23	5/1/2018	\$122.00	\$1,433.26	\$2,856.00	\$2,856.00	\$512.18	
2/17/2020	\$1,416.91	Post	11/1/19	11/1/19	\$1,416.91	\$0.00			\$25.23				\$2,856.00	\$2,856.00		
2/17/2020		Pre				\$0.00			\$25.23	escrow	\$122.00	\$24.64	\$2,980.00	\$2,980.00	\$24.64	
3/20/2020	\$1,416.91	Post	12/1/19	12/1/19	\$1,416.91	\$0.00			\$25.23				\$2,980.00	\$2,980.00		
3/20/2020		Pre				\$0.00			\$25.23			\$122.00	\$3,005.00	\$3,005.00		
4/22/2020	\$1,416.91	Post	1/1/20	1/1/20	\$1,416.91	\$0.00			\$25.23				\$3,005.00	\$3,005.00		
4/22/2020		Pre				\$0.00			\$25.23			\$122.00	\$3,127.00	\$3,127.00		
5/14/2020	\$1,416.91	Post	2/1/20	2/1/20	\$1,416.91	\$0.00			\$25.23				\$3,127.00	\$3,127.00		
5/14/2020		Pre				\$0.00			\$25.23			\$436.16	\$753.84	\$3,608.16		
6/18/2020	\$1,416.91	Post	3/1/20	3/1/20	\$1,416.91	\$0.00			\$25.23				\$753.84	\$3,608.16		
7/22/2020	\$1,416.91	Post	4/1/20	4/1/20	\$1,416.91	\$0.00			\$25.23				\$753.84	\$3,608.16		
8/25/2020	\$1,416.91	Post	5/1/20	5/1/20	\$1,432.02	-\$15.11	\$15.11		\$10.12				\$753.84	\$3,608.16		
9/18/2020	\$1,416.91	Post			\$1,416.91		\$1,416.91		\$1,427.03				\$753.84	\$3,608.16		
10/16/2020	\$1,416.91	Post	6/1/20	6/1/20	\$1,432.02	-\$15.11	\$15.11		\$1,411.92				\$753.84	\$3,608.16		
11/19/2020	\$1,416.91	Post	7/1/20	7/1/20	\$1,432.02	-\$15.11	\$15.11		\$1,396.81				\$753.84	\$3,608.16		
12/22/2020	\$1,416.91	Post	8/1/20	8/1/20	\$1,432.02	-\$15.11	\$15.11		\$1,381.70				\$753.84	\$3,608.16		
2/23/2021	\$2,833.82	Post	9/1/20	9/1/20	\$1,432.02	\$1,401.80	\$1,401.80		\$2,783.50				\$753.84	\$3,608.16		
2/23/2021		Post	10/1/20	10/1/20	\$1,432.02	-\$1,432.02		\$1,432.02	\$1,432.02				\$753.84	\$3,608.16		
3/24/2021	\$1,416.91	Post	11/1/20	11/1/20	\$1,432.02	-\$15.11	\$15.11		\$1,316.37				\$753.84	\$3,608.16		
4/23/2021	\$1,416.91	Post	12/1/20	12/1/20	\$1,432.02	-\$15.11	\$15.11		\$1,321.26				\$753.84	\$3,608.16		
6/18/2021	\$3,033.92	Post	1/1/21	1/1/21	\$1,432.02	\$1,601.90	\$1,601.90		\$2,923.16				\$753.84	\$3,608.16		
7/28/2021	\$1,516.96	Post	2/1/21	2/1/21	\$1,432.02	-\$1,432.02		\$1,491.14	\$1,432.02				\$753.84	\$3,608.16		
9/15/2021	\$1,516.96	Post	3/1/21	3/1/21	\$1,432.02	\$84.94	\$84.94		\$1,576.08				\$753.84	\$3,608.16		
9/15/2021		Post	4/1/21	4/1/21	\$1,432.02	\$84.94	\$84.94		\$1,661.02				\$753.84	\$3,608.16		
11/1/2021	\$1,516.96	Post	5/1/21	5/1/21	\$1,516.96	-\$1,516.96			\$144.06			\$156.96	\$753.84	\$3,608.16		
11/16/2021	\$1,516.96	Post	6/1/21	6/1/21	\$1,516.96	\$0.00			\$144.06				\$753.84	\$3,608.16		
11/16/2021		Post	7/1/21	7/1/21	\$1,516.96	\$0.00			\$144.06				\$753.84	\$3,608.16		
12/17/2021	\$3,033.92	Post	8/1/21	8/1/21	\$1,516.96	\$1,516.96		\$1,516.00	\$1,516.00				\$753.84	\$3,608.16		
12/17/2021		Post	9/1/21	9/1/21	\$1,516.96	-\$1,516.96		\$144.06	\$144.06			\$156.96	\$753.84	\$3,608.16		
2/1/2022	\$1,516.96	Post	10/1/21	10/1/21	\$1,516.96	\$0.00			\$144.06				\$753.84	\$3,608.16		
3/2/2022	\$1,516.96	Post	11/1/21	11/1/21	\$1,516.96	\$0.00			\$144.06				\$753.84	\$3,608.16		
4/6/2022	\$1,516.96	Post	12/1/21	12/1/21	\$1,516.96	\$0.00			\$144.06				\$753.84	\$3,608.16		
4/25/2022	\$1,516.96	Post	1/1/22	1/1/22	\$1,516.96	\$0.00			\$144.06				\$753.84	\$3,608.16		
5/24/2022	\$1,567.85	Post	2/1/22	2/1/22	\$1,516.96	\$50.89	\$50.89		\$194.95	adj		\$545.72	\$208.12	\$3,608.16		
7/12/2022	\$1,567.85	Post	3/1/22	3/1/22	\$1,516.96	\$50.89	\$50.89		\$245.84				\$208.12	\$3,608.16		
7/12/2022	\$1,390.49					\$1,390.49	\$1,390.49		\$1,696.33				\$208.12	\$3,608.16		
7/19/2022	-\$1,390.49	Reversal				-\$1,390.49		\$1,390.49	\$245.84				\$208.12	\$3,608.16		Reversal as per NOTS 7/19/22
pending		Pre				\$0.00			\$245.84	late charge		\$36.84	\$171.28	\$3,608.16		
pending		Pre				\$0.00			\$245.84	corp		\$156.00	\$156.28	\$3,608.16		
pending		Pre				\$0.00			\$245.84	escrow		\$156.28	\$0.00	\$3,608.16		
PENDING	\$1,567.85	Post	4/1/22	4/1/22	\$1,516.96	\$50.89	\$50.89	\$50.89	\$296.73				\$0.00	\$3,608.16		
						\$0.00			\$296.73				\$0.00	\$3,608.16		
POST DUE		Post	5/1/22	5/1/22	\$1,567.85	-\$1,567.85		\$1,567.85	-\$1,271.12				\$0.00	\$3,608.16		
POST DUE		Post	6/1/22	6/1/22	\$1,567.85	-\$1,567.85		\$1,567.85	-\$2,838.97				\$0.00	\$3,608.16		
POST DUE		Post	7/1/22	7/1/22	\$1,567.85	-\$1,567.85		\$1,567.85	-\$4,406.82				\$0.00	\$3,608.16		
PPH DUE		PPH			\$900.00	-\$900.00		\$900.00	-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$3,608.16		
						\$0.00			-\$5,306.82				\$0.00	\$		